



07/19/2004

10814554 - GAU: 2176

PTO/SB/08A

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Application Number	10/814,554	
Filing Date	March 31, 2004	
First Named Inventor	Richard Warren Hailey	
Group Art Unit	2121	
Examiner Name	Not yet assigned	Amelia Rutledge
Attorney Docket Number	014586-9015-00	

(use as many sheets as necessary)

Sheet

1

of

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**U.S. PATENT DOCUMENTS**

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
	5,043,891	Goldstein et al.	8/27/1991
	5,367,619	Dipaolo et al.	11/22/1994
	5,692,206	Shirley et al.	11/25/1997
	5,924,109	Ackerman et al.	7/13/1999
	6,473,892	Porter	10/29/2002
-	20010018697	Kunitake et al	8/30/2001
-	20010044813	Frank	11/22/2001
-	20010051960	Kubick et al	12/13/2001
	20010051962	Plotkin	12/13/2001
	20020138519	Miller	9/26/2002
	20020138524	Ingle et al.	9/26/2002
	20020178190	Pope et al.	11/28/2002
	20030078949	Scholz et al	4/24/2003
	20030187756	Klivington et al.	10/2/2003

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Examiner Signature	/Amelia Rutledge/	Date Considered	10/09/2008
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Substitute for Form 1449B/PTO**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet	1	of	3	Attorney Docket Number
				014586-9015-00

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**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue numbers(s), publisher, city and/or country where published.
	Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN
	Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN
	ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN
	ARTA Lending Documentation System User's Guide Part 2, November 2000, pp. 1-70, First Edition, Bankers Systems, Inc., MN
	Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN
	ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN      not considered- no date listed for reference

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		Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN				
		<del>ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN</del>				
		<del>ARTA Deposit Documentation System User's Guide Part I Version 2.5, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN</del>				
		<del>ARTA Deposit Documentation System User's Guide Part II Version 2.5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN</del>				
		<del>ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN</del>				
		<del>Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN</del>				
		RAKIS Document Control and Production System Executive Summary 2003, pp. 1-16, VMP Mortgage Solutions, Mortgage Business Unit, Bankers Systems, Inc., Fraser, MI				
		<del>I-32 Forms Solutions, I-32 Forms Design, Features, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc company</del>				
		<del>I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company</del> not considered- no date listed for reference				

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				Application Number	10/814,554
Sheet	3	of	3	Filing Date	March 31, 2004
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	JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, <a href="http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf">http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf</a> , March 11, 2004, Version 1.0, pp. 1-20	

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